

FIG. 1

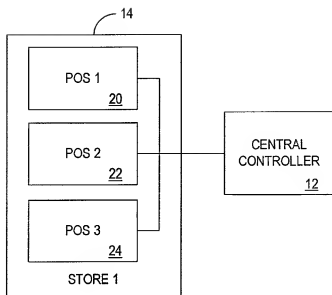


FIG. 2

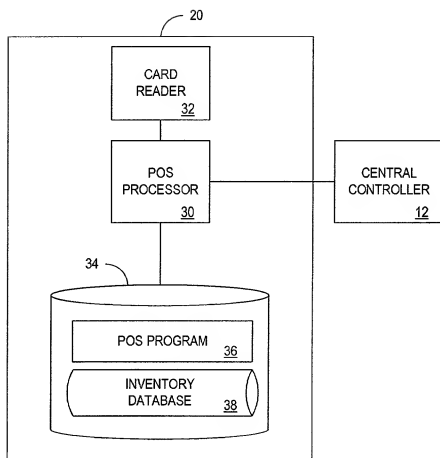


FIG. 3

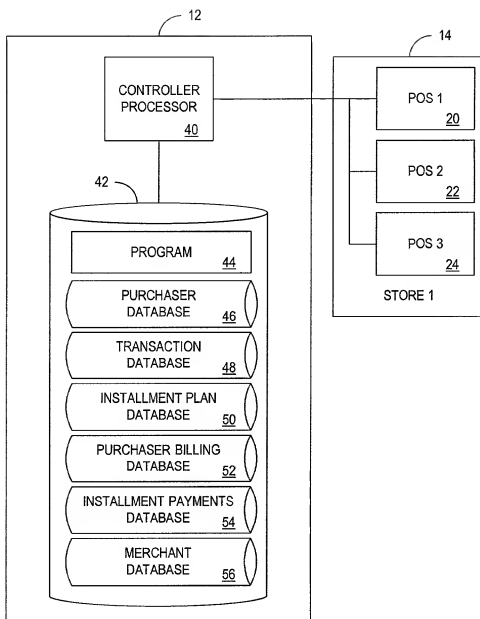


FIG. 4

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CREDIT CARD ACCOUNT NUMBER 60	NAME 61	ADDRESS 62	BALANCE LIMIT 63	BALANCE 64
1111-1111- 1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94
1111-2222- 2222-2222	SUSAN GREEN	456 BLUE ST. ANYWHERE, USA	\$4,000	\$3,120.48
1111-3333- 3333-3333	ELIOT BROWN	678 GRAY DR. ANYWHERE, USA	\$1,000	\$90.32

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FIG. 5A

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TRANSACTION IDENTIFIER	CREDIT CARD ACCOUNT NUMBER	TRANSACTION DATE	INSTALLMENT PLAN IDENTIFIER	MERCHANT IDENTIFIER	PURCHASE PRICE
76 130112	78 1111-8888- 8888-8888	80 8/23/97	82 NONE	84 13456	86 \$62.29
72 130113	74 1111-5555- 5555-5555	8/23/97	A	12421	\$82.51
74 130456	1111-1111- 1111-1111	8/23/97	B	12456	\$435.97

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FIG. 5B

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90	INSTALLMENT PLAN IDENTIFIER 96	TERM 98	INTEREST RATE 100	REQUIRED PURCHASE PRICE 102
	A	12 MONTHS	16%	BETWEEN \$250 AND \$1,000
	B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000
	C	36 MONTHS	13%	BETWEEN \$250 AND \$1,000

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FIG. 5C

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CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER 116	TRANSACTION DATE 118	BILLABLE CHARGE 120	MERCHANT IDENTIFIER 122	TRANSACTION DESCRIPTION 124
128003	8/21/97	\$32.81	12345	MISC. GROCERIES
128116	8/22/97	\$12.92	12348	GASOLINE
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

FIG. 5D

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CREDIT CARD ACCOUNT NUMBER	PURCHASE PRICE	TRANSACTION IDENTIFIER	INSTALLMENT PLAN IDENTIFIER	NUMBER OF PAYMENTS MADE	INSTALLMENT AMOUNT
1111-3333- 3333-3333	\$221.47	118271	A	9	\$20.09
1111-2222- 2222-2222	\$482.61	128497	A	4	\$43.79
1111-1111- 1111-1111	\$435.97	130456	B	0	\$21.14

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FIG. 5E

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CREDIT CARD ACCOUNT NUMBER	NAME	ADDRESS	BALANCE LIMIT	BALANCE
1111-1111-1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94

210

TRANSACTION IDENTIFIER	CREDIT CARD ACCOUNT NUMBER	TRANSACTION DATE	INSTALLMENT PLAN IDENTIFIER	MERCHANT IDENTIFIER	PURCHASE PRICE
130456	1111-1111-1111-1111	8/23/97	B	123456	\$435.97

215

MERCHANT IDENTIFIER	MERCHANT NAME	ADDRESS
12456	RETAIL STORE X	4820 RED ST. ANYWHERE, USA

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INSTALLMENT PLAN IDENTIFIER	TERM	INTEREST RATE	REQUIRED PURCHASE PRICE
B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000

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CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER	TRANSACTION DATE	BILLABLE CHARGE	MERCHANT IDENTIFIER	TRANSACTION DESCRIPTION
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

240

CREDIT CARD ACCOUNT NUMBER	PURCHASE PRICE	TRANSACTION IDENTIFIER	INSTALLMENT PLAN IDENTIFIER	NUMBER OF PAYMENTS MADE	INSTALLMENT AMOUNT
1111-1111-1111-1111	\$435.97	130456	B	0	\$21.14

FIG. 6

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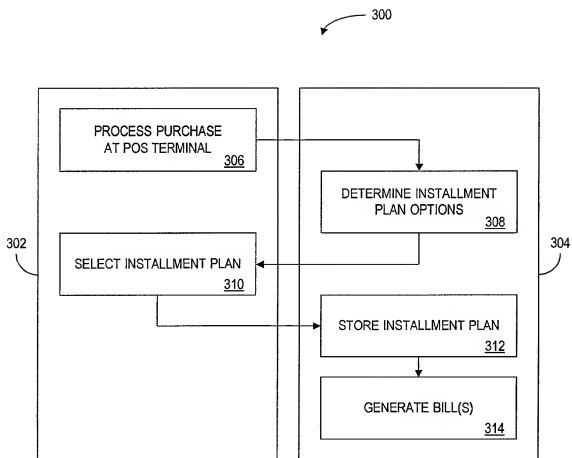


FIG. 7

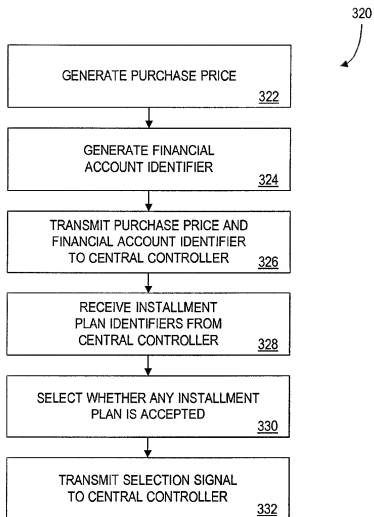


FIG. 8

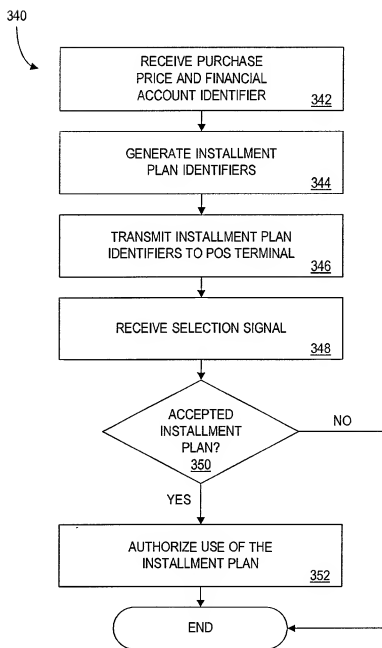


FIG. 9

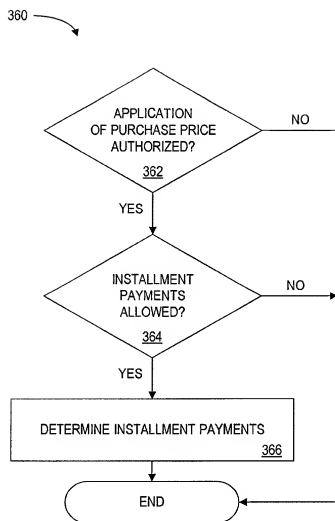


FIG. 10

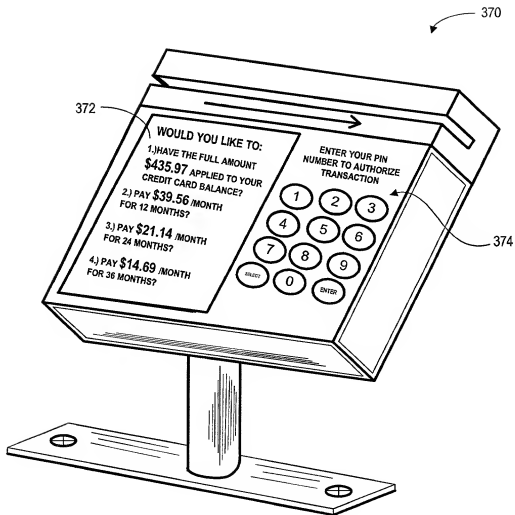


FIG. 11

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STATEMENT

DATE **9/15/97**

FINANCE PLAN MINIMUM PAYMENT: **\$21.14**

CREDIT LINE BALANCE

MINIMUM PAYMENT: **\$24.00**

TOTAL MINIMUM PAYMENT DUE: **\$45.14**

PAYMENT DUE: **10/1/97**

CUSTOMER: **BILL SMITH**

ACCOUNT NUMBER: **1111-1111-1111-1111**

YOUR CHARGES THIS PERIOD:

128003	8/21/97 SHOP RITE	MISC. GROCERIES	\$32.81
128116	8/22/97 EXXON	GASOLINE	\$12.92
130456-B-1	8/28/97 FINANCE PLAN	TELEVISION 456 PAYMENT 1/24	\$21.14
TOTAL			\$66.87

FIG. 12

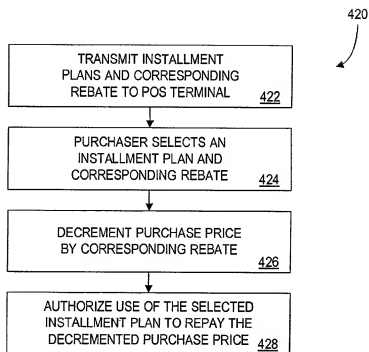


FIG. 13

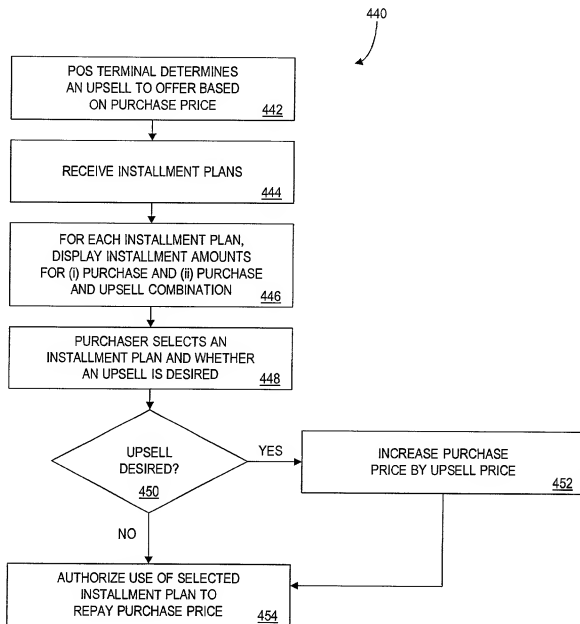


FIG. 14

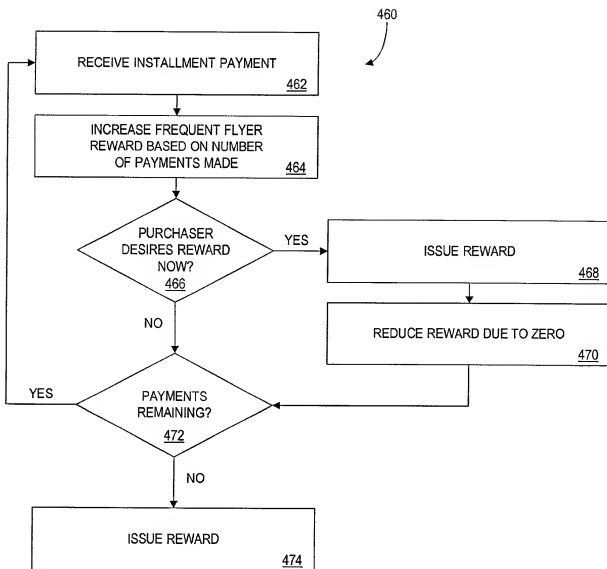


FIG. 15